



लक्ष्मी बैंक लिमिटेड
Laxmi Bank Limited

Unaudited Financial Results

Rs in ' 000

S.N.	Particulars	This Quarter Ending 31 Ashad 2066 15-Jul-09	Previous Quarter Ending 31 Chaitra 2065 13-Apr-09	Corresponding Previous Year Quarter Ending 31 Ashad 2065 15-Jul-08
1	Total Capital and Liabilities (1.1 to 1.7)	18,543,220	15,849,442	12,695,022
1.1	Paid Up Capital	1,098,086	1,098,086	913,196
1.2	Reserve & Surplus	246,348	200,152	243,180
1.3	Debenture & Bond	350,000	350,000	-
1.4	Borrowings	450,000	550,000	450,000
1.5	Deposits (a+b)	16,051,303	13,329,608	10,917,232
	a) Domestic Currency	14,905,944	12,282,995	10,267,983
	b) Foreign Currency	1,145,359	1,046,613	649,249
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	347,482	321,596	171,413
2	Total Assets (2.1 to 2.7)	18,543,220	15,849,442	12,695,022
2.1	Cash & Bank Balance	1,832,778	1,731,266	1,238,161
2.2	Money at call and Short Notice	405,700	-	251,738
2.3	Investments	2,493,568	1,525,674	1,241,042
2.4	Loan & Advances	13,463,349	12,207,677	9,680,949
2.5	Fixed Assets	228,404	223,173	204,397
2.6	Non Banking Assets (net)	-	-	-
2.7	Other Assets	119,420	161,652	78,735
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	1,098,985	764,073	711,006
3.2	Interest Expenses	712,348	493,106	421,872
	A. Net Interest Income (3.1-3.2)	386,637	270,967	289,135
3.3	Fees, Commission & Discount	29,635	24,146	20,943
3.4	Other Operating Income	70,917	56,835	25,482
3.5	Foreign Exchange Gain & Loss	51,005	35,614	46,637
	B. Total Operating Income (A+3.3+3.4+3.5)	538,194	387,562	382,197
3.6	Staff Expenses	86,407	61,929	63,995
3.7	Other Operating Expenses	112,973	74,832	83,849
	C. Operating Profit before Provisions (B -3.6-3.7)	338,814	250,802	234,354
3.8	Provision for Possible Losses	40,437	25,817	36,407
	D. Operating Profit (C- 3.8)	298,376	224,984	197,946
3.9	Non Operating Income/Expenses (Net)	(7,595)	(6,470)	(7,995)
3.10	Writeback of Provision for Possible Losses	6,182	1,500	11,809
	E. Profit from Regular Activities (D+3.9+3.10)	296,964	220,014	201,760
3.11	Extraordinary Income/Expenses (Net)	(4,413)	(58)	(7,637)
	F. Profit before Bonus and Taxes (E+3.11)	292,551	219,955	194,123
3.12	Provision for Staff Bonus	26,596	19,996	17,648
3.13	Provision for Taxes	79,787	59,988	56,444
	G. Net Profit/ Loss (F-3.12-3.13)	186,169	139,972	120,031
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA *	11.49%	12.56%	11.17%
4.2	Non Performing Loan (NPL) to Total Loan	0.05%	0.09%	0.13%
4.3	Total Loan Loss Provision to Total NPL	2357.71%	1289.01%	891.52%

* Calculated as per New Capital Adequacy Framework (Basel II) from this fiscal year onwards

Previous period figures have been regrouped where necessary

Unaudited financial figures of 31 Ashad 2066 (15 July 2009) are subject to change from Supervisory Authority and External Audit.